From: tomd1td@aol.com

Sent: Thursday, January 21, 2010 10:58 AM **To:** secretary @CFTC.gov>

Subject: Regulation of Retail forex

Dear Sir/Ms.

Please be advised that I do not wish you to change the regulations concerning the forex market to lessen the leverage requirement or increase the minimum capital requirement. This is one of the last great business opportunities in the world to leverage one's money and be able to pay more taxes to our government. You would eliminate tens of thousands of American customers who trade in the forex marke and leave other country's citizens to grow there account balances. We need less government intervention in our markets, not more!

Tom Downs 7023 Winter Hill Ct. Dayton, Ohio 45459 937-287-9670